Case 23-13074-amc Doc 10 Filed 10/28/23 Entered 10/29/23 00:30:59 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-13074-amc
Geraldine M. Maier Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Oct 26, 2023 Form ID: 309I Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '\' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:

Recip ID Recipient Name and Address

db + Geraldine M. Maier, 6 Hill Road, Green Lane, PA 18054-2462

14822440 + Fingerhut Fetti / Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

14822443 Richard Nalbandian, Esq., Eckeert Seamans Cherin & Mellott, LLC, Two Liberty Place, 50 South 16th St, 22n, Philadelphia, PA 19102

TOTAL: 3

14822447

+ EDI: RMSC.COM

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: ccassie@keaveneylegalgroup.com	Date/Time	Recipient Name and Address
aty		Oct 27 2023 00:31:00	CHRISTOPHER G. CASSIE, Keaveney Legal Group, LLC, 1000 Maplewood Drive, Suite 202, Maple Shade, NJ 08052
tr	Email/Text: Info@ReadingCh13.com	Oct 27 2023 00:31:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Oct 27 2023 00:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Oct 27 2023 04:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 27 2023 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Oct 27 2023 00:32:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14822439	+ EDI: CAPITALONE.COM	Oct 27 2023 04:24:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14822441	^ MEBN	Oct 27 2023 00:22:05	KML Law Group, P.C., 701 Market Street, Suite 5000 - BNY Mellon Independence Cen, Philadelphia, PA 19106-1541
14822442	+ Email/Text: BKSPSElectronicCourtNotifications@spservici	oct 27 2023 00:32:00	OneMain Financial Group, LLC, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
14822444	Email/Text: enotifications@santanderconsumerusa.com	Oct 27 2023 00:32:00	Santander Consumer USA, Po Box 660633, Dallas, TX 75266-0633
14822445	Email/Text: BKSPSE lectronic Court Notifications @spservicions and the contraction of t	ong.com Oct 27 2023 00:32:00	Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250
14822446	+ Email/Text: BKSPSElectronicCourtNotifications@spservici	ong.com Oct 27 2023 00:32:00	Select Portfolio Servicing, Inc, Po Box 65450, Salt Lake City, UT 84165-0450
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District/off: 0313-2 User: admin Page 2 of 2
Date Rcvd: Oct 26, 2023 Form ID: 309I Total Noticed: 15

Oct 27 2023 04:24:00

Synchrony Bank / PayPal, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed below:

Name Email Address

CHRISTOPHER G. CASSIE

on behalf of Debtor Geraldine M. Maier ccassie@keaveneylegalgroup.com atruss@keaveneylegalgroup.com;22374@notices.nextchapterbk.com

MARK A. CRONIN

on behalf of Creditor OneMain Financial Group LLC bkgroup@kmllawgroup.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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Information to identify the case:						
Debtor 1:	Geraldine M. Maier	Social Security number or ITIN: xxx-xx-4308				
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:				
United States Bankruptcy Court: Eastern District of Pennsylvania		Date case filed for chapter: 13 10/12/23				
Case number:	23-13074-amc					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Geraldine M. Maier	
2.	All other names used in the last 8 years	fka Geraldine M. Kratzer, fka Geraldine M. Kraemer	
3.	Address	6 Hill Road Green Lane, PA 18054	
		CHRISTOPHER G. CASSIE	Contact phone 856-481-2098
4.	Debtor's attorney Name and address	Keaveney Legal Group, LLC 1000 Maplewood Drive Suite 202 Maple Shade, NJ 08052	Email: ccassie@keaveneylegalgroup.com
5.	Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313
			Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M; Reading Office 9:00 A.M. to 4:00 P.M.
			Contact phone (215)408–2800
			Date: 10/26/23

For more information, see page 2

Debtor Geraldine M. Maier Case number 23–13074–amc

7.	Meeting of creditors	December 1, 2023 at 10:30 AM	Location:	
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309–8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595 For additional meeting info. go to https://www.justice.gov/ust/moc	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 1/30/24	
		You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/21/23	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 4/9/24	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtout www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, yo proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, i right to a jury trial. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you		
9.	Filing of plan	may file an objection. The debtor has filed a plan. This plan proposes payment to the trustee of \$460.00 The hearing on confirmation will be held on:	·	
10). Creditors with a foreign address	1/10/24 at 10:00 AM, Location: Courtroom #4, 900 Market Street, If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to	
11	l. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distribute to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13	s. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.		

Official Form 309I